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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313

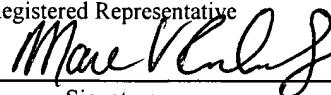
on February 15, 2005

Date of Deposit

Marc V. Richards, Reg. No. 37,921

Name of applicant, assignee or

Registered Representative



Signature

2-15-05

Date of Signature

Our Case No. 10106/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Forrest N. Krutter et al.)	Examiner: Natalie Pass
Serial No.: 09/524,189)	Art Unit: 3626
Filing Date: March 13, 2000)	
For: Method of Reinsuring an Insolvent)	
Insurance or Reinsurance)	
Company's Liabilities)	

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Notice of Non-Compliant Amendment, dated February 3, 2005, which indicates that the "Amendments to the Specification" were non-compliant. The undersigned states that the Fourth Amendment filed on January 18, 2005, did not contain any amendments to the specification, but only to the claims. Therefore, the Fourth Amendment filed on January 18, 2005, is in compliance with 37 CFR 1.121. A copy of the Notice of Non-Compliant Amendment and a copy of the

Fourth Amendment as filed are enclosed. Applicants request that either the Notice be withdrawn, or this re-submission of the Fourth Amendment be deemed a satisfactory response to the Notice.

Respectfully submitted,



Marc V. Richards
Registration No. 37,921
Attorney for Applicants

BRINKS HOFER GILSON & LIONE
P.O. BOX 10395
CHICAGO, ILLINOIS 60610
(312) 321-4200



CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on the below date:
Date: February 15, 2005 Name: Marc V. Richards, Reg. No. 37,921 Signature:

**BRINKS
HOFFER
GILSON
& LIONE**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Forrest N. Krutter et al.

Appln. No.: 09/524,189

Filed: March 13, 2000

For: Method of Reinsuring an Insolvent
Insurance or Reinsurance Company's
Liabilities

Attorney Docket No: 10106/4

Examiner: Natalie Pass

Art Unit: 3626

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Attached is/are:

Response to Notice of Non-Compliant Amendment; copy of Notice of Non-Compliant Amendment; copy of Fourth Amendment filed on January 18, 2005
 Return Receipt Postcard

Fee calculation:

No additional fee is required.
 Small Entity.
 An extension fee in an amount of \$____ for a ____-month extension of time under 37 C.F.R. § 1.136(a).
 A petition or processing fee in an amount of \$____ under 37 C.F.R. § 1.17(____).
 An additional filing fee has been calculated as shown below:

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate	Small Entity Add'l Fee	or	Not a Small Entity Add'l Fee
Total		Minus			x \$25=			x \$50=
Indep.		Minus			x 100=			x \$200=
First Presentation of Multiple Dep. Claim					+\$180=			+\$360=
					Total	\$	Total	\$

Fee payment:

A check in the amount of \$____ is enclosed.
 Please charge Deposit Account No. 23-1925 in the amount of \$____. A copy of this Transmittal is enclosed for this purpose.
 Payment by credit card in the amount of \$____ (Form PTO-2038 is attached).
 The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

2-15-05

Date

Marc V. Richards (Reg. No. 37,921)

3626

DFW

"Express Mail" mailing label number EV340930427US

Date of Deposit: January 18, 2005



Our Case No. 10106/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Forrest N. Krutter et al.) Examiner: Natalie Pass
Serial No.: 09/524,189) Art Unit: 3626
Filing Date: March 13, 2000)
For: METHOD OF REINSURING AN)
INSOLVENT INSURANCE OR)
REINSURANCE COMPANY'S)
LIABILITIES)

FOURTH AMENDMENT UNDER 35 CFR 1.114

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed July 16, 2004, this amendment is being submitted under 37 CFR 1.114 along with a Request for Continued Examination and an appropriate Petition for Extension of Time. Please amend the above-identified application as below and consider the following remarks.

Amendment to the Claims begins on page 2 of this paper.

Remarks begin on page 7 of this paper.